

ANNEX L TO DD FORM 4

**ENLISTED LOAN REPAYMENT PROGRAM ADDENDUM
ARMY NATIONAL GUARD of the UNITED STATES**

For use of this form see NGR 600-7. The proponent agency is NGB-EDU-IN

-----DATA REQUIRED BY THE PRIVACY ACT OF 1974-----

AUTHORITY: Title 10 USC 16301.

PRINCIPLE PURPOSE: These records are created and maintained to manage the member's National Guard Service effectively; historically document the member's military service; and Safeguard the rights of members and the Army.

ROUTINE USE: To confirm requirements of obligation and participation requirements for entitlement under the ELRP, occasionally as a basis for suspension or termination.

DISCLOSURE: Disclosure of your SSN is voluntary; however, failure to provide accurate personal identifier information and other solicited information will delay notification and the processing of this incentive, and may negate the application.

-----**SECTION I - GENERAL**-----

The enlisting and reenlist/extension official will explain the requirements contained within this document. List form (NGB Form 600-7-5-RE) as Annex L on the DD Form 4 and attach the documents together. An additional copy will be given to the Soldier.

-----**SECTION II - ELIGIBILITY**-----

In connection with my (enlistment/reenlistment/extension) in the Army National Guard of the United States, I hereby acknowledge that:

I meet the eligibility criteria as follows:

1. I am a **Non-Prior Service** applicant enlisting in a MTOE/AVCRAD/RTI/SF, Medical TDA or deploying TDA _____ (UIC) for a term of service of not less than 6 years in the Army National Guard of the United States with a concurrent statutory military service obligation of 8 years. _____ (Initial if applicable)

In addition, I meet the following requirements--

a. I am Test Score Category I-IIIA (AFQT score 50 or higher). Score: _____ (*Initial*) _____

b. I am not enlisting to qualify for a Military Technician or Active Guard Reserve (AGR) Title 32 or 10 position where membership in a Reserve component is a condition of employment (temporary assignment as a military technician for 6 month or less is excluded)

c. I have (*number of loans*) _____ disbursed loans existing in the amount of \$ _____ (*exact amount*). The total amount of repayment for qualifying loan(s) will not exceed \$50,000

d. I understand that I may add new disbursed loans only at time of extensions of not less than 6 years.

SECTION II – ELIGIBILITY continued:

e. I understand that any break in service or period of extension less than six (6) years will permanently terminate the ELRP agreement.

2. I am a **Prior Service** applicant Enlisting or **current member Reenlisting/Extending** in a MTOE AVCRAD/RTI/SF or Medical TDA unit _____ (UIC). I am DMOS qualified for the position and enlisting/reenlisting/extending for a term of service of not less than 6 years in the Army National Guard of the United States. _____ (Initial if applicable)

In addition, I meet the following requirements--

a. I have not previously received the ELRP as an enlistment, reenlistment or extension option in the Selected Reserves.

b. I am not enlisting/reenlisting/extending to qualify for a Military Technician or Active Guard Reserve (AGR) position where membership in a Reserve component is a condition of employment (temporary assignment as a military technician for 179 or less is excluded)

c. I have (*number of loans*) _____ disbursed loans existing in the amount of \$ _____ (*exact amount*). The total amount of repayment for qualifying loan(s) will not exceed \$50,000.

d. I understand that I may add new disbursed loans only at time of extensions of not less than 6 years.

e. I understand that any break in service or period of extension less than six (6) years will permanently terminate the ELRP agreement.

-----**SECTION III - ENTITLEMENT & PAYMENTS**-----

1. The Government will repay a designated portion of any outstanding loan(s) that I have secured since 1 October 1975. The loan(s) must have been made, insured, or guaranteed under Part B of the Higher Education Act of 1965(*Guaranteed Student Loans/Federally Insured Student Loans*), or any loan made under Part E of such act (*National Direct Student Loans*). Loans eligible for the Enlisted Loan Repayment Program are--

Stafford Loans (subsidized), Stafford Loans (unsubsidized), Federally Insured Student Loans, Perkins Loans, Auxiliary Loans to Assist Students (ALAS), Supplemental Loans for Students (SLS), Consolidated Loan Program (CLP) and (SMART), William D. Ford Federal Direct Loan Program. (*State Student Loans are not eligible for the Enlisted Loan Repayment Program*).

2. Loans must be one year old or older on my first anniversary eligibility date to qualify for this program. Loans that fall into default at any time after my enlistment/reenlistment/extension will not be eligible for repayment. Loans that are in default at the time of my enlistment/reenlistment/extension will not be eligible for repayment.

3. The portion of the ELRP (\$50,000) that may be repaid annually on any qualifying loan(s) will not exceed 15 percent (not to exceed \$7,500 per year) of the total of all loan principal or \$500, whichever is greater. The annual payment will include interest as long as the combined principal and interest does not exceed the maximum authorized under law. Payment will be processed on the anniversary date of my enlistment for each satisfactory year of service.

-----**SECTION IV - SUSPENSION**-----

I understand that I may be suspended from Student Loan Repayment eligibility if I--

1. Enter a period of non-availability (*placement in the Inactive National Guard (ING)*). Maximum periods of non-availability are—

- a. One year for personal reasons.
- b. Three years for missionary obligations or overseas employment.

2. Am flagged (*suspension of favorable personnel action per AR 600-8-2*) for an adverse action.

Note: Reinstatement of bonus eligibility is not guaranteed. In addition, I understand that I will have to extend my enlistment agreement within 90 days of rejoining an existing vacancy from my non-availability status in order to serve out the full incentive contract period in the Selected Reserve. If I regain bonus eligibility, my payments will be processed effective on the date the suspension is lifted or on the adjusted anniversary date of satisfactory creditable service.

-----**SECTION V - TERMINATION**-----

1. I understand that I may be **terminated** from bonus eligibility **for any of the following reasons:**

a. Failure to obtain DMOSQ within 24 months after an involuntary transfer into another skill for the convenience of the government. Any periods of service spent in a deployed/mobilized status subsequent to the transfer will be added to the 24 month period.

b. Involuntary or voluntary retirement.

c. Unsatisfactory participation: 9 or more unexcused absences within a 12 month period for IDT periods; or 1 or more unexcused absences during any period of active duty (annual training). The termination is processed and is effective upon the date of the 9th "U" code (for IDT) or 1st "U" code (for active duty/annual training).

d. Separation from the ARNG for any reason.

e. Voluntarily transfer out of the Critical UIC or Critical Skill for which bonus is approved.

f. Failure to return to active status within the approved time period for non-availability or to extend my enlistment to cover the period of time served in an inactive status within 90 days of return to active status. Termination will be effective the date of order to the ING.

g. Failure to maintain assignment in a valid, vacant position within authorized over strength (SIDPERS EXCESS code 9993).

h. Voluntary transfer to a non-deploying TDA or any TDA not specifically authorized a bonus.

i. Discharge while under any suspension of favorable actions (SFA) when the SFA was not lifted prior to discharge. The effective date of termination is the date the SFA is initiated.

SECTION V – TERMINATION continued:

j. Two consecutive record APFT Failures or two consecutive failures to meet body fat standards.

k. Fail to maintain medical and dental readiness during the entire period of enlistment unless failure was due to reasons beyond my control (i.e., death, injury, illness, or other impairment).

-----**SECTION VI-RECOUPMENT**-----

At the time of termination any unpaid whole months will be paid on a prorated basis and the ELRP contract will be considered completed.

-----**SECTION VI - STATEMENT OF UNDERSTANDING**-----

1. Initial as appropriate:

a. (*Non-Prior Service only*) I will furnish the Military Entrance Processing Station Counselor with a copy of all of my promissory notes and proof of disbursement upon enlistment. A payment may not be authorized on loans where I did not submit my promissory notes and proof of disbursement at the time of enlistment. _____ (Initial)

b. (*Prior Service only*) I will furnish the Military Entrance Processing Station Counselor/unit commander or his representative with a copy of all of my promissory notes and proof of disbursement upon enlistment. A payment may not be authorized on loans where I did not submit my promissory notes and proof of disbursement at the time of enlistment. _____ (Initial)

c. (*Current ARNG Members only*) I will furnish my unit commander or his representative with all of my promissory notes and proof of disbursement upon reenlistment/extension. A payment may not be authorized on loans where I did not submit my promissory notes and proof of disbursement at the time of reenlistment/extension. _____ (Initial)

2. Each year (90 days before my anniversary date) I will contact my unit to request payment on my loan(s). I am responsible for completing the required documents (DD Form 2475) for payment in accordance with regulation AR 135-7. _____ (Initial)

3. It is my responsibility to know my account number and lender's name and address. It is not uncommon to have loans sold to various lenders. I should receive a letter from the new loan holder if this occurs and if so, I will provide it to my unit commander or his representative. _____ (Initial)

4. **My loan is not the responsibility of the government.** I am responsible for maintaining my loan account(s) in good standing. If I do not, my loan(s) will go into default. **The ARNG will not make a payment on defaulted loan(s)** and my credit rating may be damaged. I must coordinate forbearance and deferments with my lenders. I will make arrangements for the lump sum payment, which the ARNG makes each year to be applied to future installments. I understand that lenders do not have to grant forbearance based on my enrollment in the ELRP. _____ (Initial)

5. My enlisted loan repayment program is taxable income. I will receive an additional W-2 Form from the government indicating the amount of payment to the lender. I am responsible for the taxes on the payment. _____ (Initial)

6. If I encounter problems with my enlisted loan repayment, it is my responsibility to contact my unit commander or his representative for guidance. _____ (Initial)

Print Soldier Name: _____ SSN: _____ BCN: _____

SECTION VI - STATEMENT OF UNDERSTANDING continued:

7. I understand that State Guaranteed Student Loans are not authorized for payment. _____ (Initial)

8. I understand that Plus Loans are not authorized for payment. _____ (Initial)

9. I understand that I may add new loans only at time of extension for a period of not less than 6 years.
_____ (Initial)

10. I understand that my ELRP will continue if I either accept an appointment as an officer or warrant officer candidate, or if I contract as an SMP/ROTC Cadet. It will also continue upon acceptance of either a commission or appointment as an officer or warrant officer in the ARNG. The timeline of the original contract will remain in effect. I also understand that my continued participation on this program will cause me to be ineligible for any Officer/Warrant Officer Accession Bonus _____ (Initial)

-----**SECTION VII – AUTHENTICATION**-----

I have read and understand each of the statements above and the statements contained in my enlistment/reenlistment/extension agreement signed by me and understand that they are intended to constitute all promises or agreements whatsoever concerning my Enlisted Loan Repayment program. No other promise, representation, or commitment has been made to me in connection with my enlistment, reenlistment or extension for this incentive. _____ (Initial)

Unit and Address

Typed or Printed Name of Soldier

Signature of Soldier/Date

-----**SECTION VIII – CERTIFICATION BY SERVICE REPRESENTATIVE**-----

I certify that I have explained and witness the signing of the above agreement and the signature appearing above is that of the applicant. I verify that the Soldier meets the requirements outlined in regulations, policies and no promise, representation, or commitment was made to the applicant as a condition of entitlement to the ELRP incentive. I have provided the applicant a copy of this form.

Signature of Service Representative / Date

Printed/Typed Name and Grade of Service Representative

Signature of Witnessing Officer/Date

Printed/Typed Name and Grade Witnessing Officer

ELRP Bonus Control Number _____
(Mandatory Requirement)